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true and correct copy of the original.
CHICAGO TITLE

by



After Recording Return To:
LANDMARK HOME MORTGAGE, INC.
2114 SENTER ROAD SUITE 11
SAN JOSE, CA 95112

Title Order No.: 06-53600433-BS
Escrow No.: 06-53600433-BS
LOAN #: 3829-005

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DEED OF TRUST

MIN 1002745-0000003829-5

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated **APRIL 4, 2006**, together with all Riders to this document.

(B) "Borrower" is GUILLERMO FLORES, AN UNMARRIED MAN.

Borrower is the trustor under this Security Instrument.

(C) "Lender" is LANDMARK HOME MORTGAGE, INC.